

**LIFESECURE INSURANCE CO. - NAIC 77720****LTC Individual - Comprehensive - Tax Qualified**Policy Form: LS-0002 CA 07/07 **(Monthly Benefits 2.8 yrs)**

This policy is for Individual Comprehensive long term care insurance. The policy is classified as Tax Qualified.

<b>Maximum Policy Benefit Amounts</b> = In year(s).									
1Yr	2Yrs	3Yrs	4Yrs	5Yrs	6Yrs	7Yrs	Lifetime	Other	Company Notes
YES									Notes: 2.8 Yrs.

<b>Nursing Home Daily Benefit Amounts</b> - There is a minimum and maximum amount offered in dollar increments.									
Minimum	Maximum	Increment	Day	Week	Month		Other	Company Notes	
\$2,250	\$15,000	\$1				YES		Notes: None reported by company.	

<b>Residential Care Facility Daily Benefit Amounts</b> - Represents the percentage of the Nursing Home Daily Benefit Amount.									
100%	90%	80%	75%	70%	Other	Company Notes			
YES						Notes: None reported by company.			

<b>Home Care Benefit Amounts</b> - Represents the percentage of Home Care Benefit Amount.									
100%	90%	80%	75%	70%	60%	50%	NONE	OTHER	Company Notes
YES									Notes: None reported by company.

<b>Elimination Period</b> = In days.									
0	20	30	60	90	100	CALENDAR	SERVICE	OTHER	Company Notes
YES						YES			Notes: None reported by company.

Inflation Protection				
5% Compound	5% Simple	Guaranteed Purchase Option	Other	Company Notes
YES		YES	YES	Notes: 3% Compound

<b>Waiver of Premium</b>									
Premium is waived beginning on the first day the policyholder begins receiving benefits.									

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**Long Term Care Insurance Rates**

LTC Individual - Comprehensive - Tax Qualified

**30 Day Elimination Period****90 Day Elimination Period**

ISSUE AGE	30 Day Elimination Period				90 Day Elimination Period			
	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION
50	\$0	\$0	\$0	\$0	\$643	\$1,749	\$0	\$0
55	\$0	\$0	\$0	\$0	\$763	\$2,007	\$0	\$0
60	\$0	\$0	\$0	\$0	\$1,019	\$2,609	\$0	\$0
65	\$0	\$0	\$0	\$0	\$1,469	\$3,467	\$0	\$0
70	\$0	\$0	\$0	\$0	\$2,548	\$5,172	\$0	\$0
75	\$0	\$0	\$0	\$0	\$4,716	\$8,064	\$0	\$0
80	\$0	\$0	\$0	\$0	\$6,421	\$9,503	\$0	\$0

**Customer Service Telephone Number:**

1-866-582-7702